



P.O. Box 30285
Salt Lake City, UT 84130-0285

October 27, 2014

PO BOX
ADDRESS

WE NEED YOUR ATTENTION: IMPORTANT INFORMATION ABOUT YOUR ACCOUNT.

Dear NAME,

We're writing to let you know that your personal information may have been compromised. A former employee, while still employed at Capital One®, accessed it when they shouldn't have. We know how unsettling this news can be and want you to know that we've notified law enforcement and this person is no longer with the company.

While we do not see any suspicious account transactions related to this, please keep an eye out for unauthorized transactions (including outside of Capital One) because the person saw your account information, such as your name, account number and social security number. We are working with law enforcement and are taking other steps to prevent this kind of event in the future.

We've enclosed some fraud prevention tools and tips and a credit monitoring offer. **To help you identify potential identity theft, we'll pay for two years of TransUnion's credit monitoring service. You can sign up for this free service anytime until December 31, 2014.** This service will not auto-renew and you'll have the choice if you'd like to keep it after two years. Please read the enclosed tips for how to set it up.

We understand how important your privacy is. If you have any questions, please don't hesitate to call us at 1-888-372-8305. We're available 8am ET–8pm ET Monday–Friday.

Sincerely,

Douglas Woodard
Vice President, Operations

TIPS FOR SAFEGUARDING YOUR PERSONAL INFORMATION:

1. As noted above, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (My TransUnion Monitoring) for two years provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies. To enroll in this service, go to the TransUnion Monitoring website at www.transunionmonitoring.com and in the space referenced as "Activation Code", enter the following unique 12-letter Activation Code <CODE> and follow the simple three steps to receive your credit monitoring service online within minutes.
 - If you do not have access to the Internet, as an alternative, you may enroll in a similar offline paper based three-bureau credit monitoring service, via U.S. Mail delivery, by calling the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422 and when prompted, enter the following 6-digit telephone pass code: 360620. **You can sign up for the online or offline credit monitoring service anytime between now and December 31, 2014.** Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number.
 - Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)
2. Review all your account statements thoroughly and promptly.
 - You should report any incidents of suspected identity theft to the relevant financial services provider and/or to local law enforcement.
3. Remain vigilant over the next twelve to twenty-four months.
4. Request and review credit reports from each nationwide credit bureau noted below.
 - Once you receive your reports, review them for suspicious activity, such as inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you did not authorize.
 - Verify the accuracy of your social security number, address(es), complete name and employer(s).
 - Notify the credit bureaus if any information is incorrect in order to have it corrected or deleted.

To obtain free credit reports, simply visit www.annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form, which can be found at <http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf>, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. For more information on getting your credit reports free once a year or buying additional reports, read *Your Access to Free Credit Reports* at <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>.

Additionally, you can call the toll-free fraud number of any one of the three nationwide credit bureaus and place an **initial or extended fraud alert** on your credit report.

Equifax: 1-800-525-6285;

http://www.equifax.com/answers/set-fraud-alerts/en_cp; Equifax Information Services LLC, P.O. Box 105069, Atlanta, GA 30348-5069

Experian: 1-888-EXPERIAN (397-3742);

<https://www.experian.com/consumer/cac/InvalidateSession.do?code=SECURITYALERT>; P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289;

<http://www.transunion.com/corporate/personal/fraudIdentityTheft.page>; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

An **initial fraud alert** stays on your credit report for 90 days and acts as an alert to potential lenders. An **extended fraud alert** is intended for victims of identity theft and stays on your credit report for 7 years.

- 5. Special note for minors affected by this incident:** The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at www.transunion.com/childidentitytheft to submit your information so TransUnion can check their database for a credit file with your child's Social Security Number. After TransUnion's search is complete, they will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.

If you would like more information about precautions against identity theft, fraud alerts, security freezes, or if you suspect that your information has been misused, visit the Federal Trade Commission's web site at www.ftc.gov/bcp/edu/microsites/idtheft/, call their hot line at 1-877-ID-THEFT (438-4338) or write to the Federal Trade Commission at Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.



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27 de octubre 2014

SE SOLICITA SU ATENCIÓN: INFORMACIÓN IMPORTANTE SOBRE SU CUENTA.

Estimado(a) CHRISTINE M FLETCHER:

El propósito de esta carta es informarle que su información personal puede haber sido puesta en riesgo. Un antiguo empleado, mientras todavía era empleado de Capital One®, obtuvo acceso a su información personal cuando no debía haberlo hecho. Sabemos que esta noticia puede ser muy inquietante y queremos que usted sepa que hemos notificado a las autoridades del orden público y que esa persona ya no trabaja en la compañía.

Aunque no hemos observado ninguna transacción sospechosa en su cuenta con relación a esto, esté atento(a) a transacciones no autorizadas (inclusive fuera de Capital One) porque la persona vio la información de su cuenta, tal como su nombre, número de cuenta y número de seguro social. Estamos colaborando con las autoridades del orden público y estamos tomando otras medidas necesarias para evitar que ocurra este tipo de incidentes en el futuro.

Hemos adjuntado algunas herramientas y consejos para prevenir el fraude, y una oferta de monitoreo de crédito. **Para ayudarle a identificar el posible robo de identidad, pagaremos dos años del servicio de monitoreo de crédito proporcionado por TransUnion. Usted puede inscribirse para recibir este servicio gratuito en cualquier momento hasta el 31 de diciembre de 2014.** Este servicio no se renovará automáticamente y, usted tendrá la opción de continuarlo después de los dos años si así lo desea. Lea las instrucciones adjuntas sobre cómo inscribirse.

Comprendemos lo importante que es su privacidad. Si tiene alguna pregunta, no dude en comunicarse con nosotros llamando gratis al 1-888-372-8305. Estamos disponibles de lunes a viernes de 8 de la mañana a 8 de la noche, hora del este.

Atentamente,

Douglas Woodard
Vicepresidente de Operaciones